

Information to identify the case:

Debtor 1	<u>Mireya Sanchez</u>	Social Security number or ITIN	xxx-xx-2986
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 15-28707-RG			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Mireya Sanchez

10/15/21

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Mireya Sanchez
Debtor

Case No. 15-28707-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Oct 15, 2021

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 17, 2021:

Recip ID	Recipient Name and Address
db	+ Mireya Sanchez, 425 Highland Avenue, Kearny, NJ 07032-2247
515774654	+ Analissa Watson, 425 Highland Avenue, Kearny, NJ 07032-2247
515774656	+ First Mortgage, 425 Highland Avenue, Kearny, NJ 07032-2247
516383213	+ Rabinowitz, Lubetkin & Tully, LLC, 293 Eisenhower Parkway, Suite 100, Livingston, New Jersey 07039-1711

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 15 2021 20:19:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreign03.ne.ecf@usdoj.gov	Oct 15 2021 20:19:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
515774655	EDI: BANKAMER.COM	Oct 16 2021 00:13:00	Bank of America, P.O. Box 982235, El Paso, TX 79998
516606805	EDI: BANKAMER.COM	Oct 16 2021 00:13:00	Bank of America, N.A., PO Box 31785, Tampa, FL 33631-3785
515774657	+ EDI: CITICORP.COM	Oct 16 2021 00:13:00	Macy's, c/o Dept. Stores National Bank, PO Box 8061, Mason, OH 45040
515774658	+ EDI: CITICORP.COM	Oct 16 2021 00:13:00	Macy's American Express, PO Box 8053, Mason, OH 45040
516074160	EDI: Q3G.COM	Oct 16 2021 00:13:00	Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
515966902	+ Email/PDF: resurgentbknofications@resurgent.com	Oct 15 2021 20:18:09	PYOD LLC, c/o Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
515774659	+ EDI: CITICORP.COM	Oct 16 2021 00:13:00	Sears, c/o Citicards, PO Box 6286, Sioux Falls, SD 57117-6286
515774660	+ EDI: CITICORP.COM	Oct 16 2021 00:13:00	Sears Credit Cards, P.O. Box 6282, Sioux Falls, SD 57117-6282
515774661	+ Email/Text: bankruptcy@certifiedcollection.com	Oct 15 2021 20:19:00	St. Barnabas Medical Center, c/o Certified Credit and Collection, PO Box 336, Raritan, NJ 08869-0336
516443713	EDI: WFFC.COM	Oct 16 2021 00:13:00	Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Se, PO Box 19657, Irvine CA 92623-9657
515774662	+ EDI: WFFC.COM	Oct 16 2021 00:13:00	Wells Fargo Dealer Services, PO Box 25341, Santa Ana, CA 92799-5341

TOTAL: 13

District/off: 0312-2

User: admin

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Form ID: 3180W

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519286741	*+	MIREYA SANCHEZ, 425 HIGHLAND AVENUE, KEARNY, NJ 07032-2247

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 17, 2021

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 15, 2021 at the address(es) listed below:

Name	Email Address
Barry J. Roy	on behalf of Trustee Jay L. Lubetkin broy@rltlawfirm.com
Denise E. Carlon	on behalf of Creditor BANK OF AMERICA N.A. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jay L. Lubetkin	on behalf of Trustee Jay L. Lubetkin jlubetkin@rltlawfirm.com NJ57@ecfcbis.com, lvala@rltlawfirm.com, rgaydos@rltlawfirm.com, mtuohey@rltlawfirm.com
Laura Eve Quinn	on behalf of Trustee Jay L. Lubetkin lquinn@rltlawfirm.com rgaydos@rltlawfirm.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marie-Ann Greenberg	on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com
Rebecca Ann Solarz	on behalf of Creditor BANK OF AMERICA N.A. rsolarz@kmlawgroup.com
Thomas D. McKeon	on behalf of Debtor Mireya Sanchez tmckeonlaw@aol.com lesliebrown.paralegal@gmail.com

TOTAL: 8